

Fill in this information to identify the case:Debtor Name Laura Marcela Pignataro

United States Bankruptcy Court for the: Southern District of New York

Case number: 22-22276☐ Check if this is an amended filing**Official Form 425C****Monthly Operating Report for Small Business Under Chapter 11****12/17**Month: Januray 2024Date report filed: 10/14/2024
MM / DD / YYYYLine of business: Small Business

NAISC code: _____

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Laura Marcela PignataroOriginal signature of responsible party /S/Laura Marcela PignataroPrinted name of responsible party Laura Marcela Pignataro**1. Questionnaire**

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

Yes	No	N/A
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If you answer *No* to any of the questions in lines 1-9, attach an explanation and label it *Exhibit A*.

- | | | | |
|--|-------------------------------------|-------------------------------------|-------------------------------------|
| 1. Did the business operate during the entire reporting period? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Do you plan to continue to operate the business next month? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Have you paid all of your bills on time? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Did you pay your employees on time? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Have you timely filed your tax returns and paid all of your taxes? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 7. Have you timely filed all other required government filings? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 9. Have you timely paid all of your insurance premiums? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

If you answer *Yes* to any of the questions in lines 10-18, attach an explanation and label it *Exhibit B*.

- | | | | |
|---|-------------------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Debtor Name Laura Marcela PignataroCase number 22-22276

17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☐ ☒

2. Summary of Cash Activity for All Accounts

19. Total opening balance of all accounts

\$ 30,636.13

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 0.00

21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ 16,445.06

22. Net cash flow

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ 16,445.06

23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 14,181.07

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables

(*Exhibit E*)

\$ _____

4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. **Total receivables** \$ 0.00
(*Exhibit F*)

5. Employees

26. What was the number of employees when the case was filed? 0
27. What is the number of employees as of the date of this monthly report? 0

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00
30. How much have you paid this month in other professional fees? \$ 0.00
31. How much have you paid in total other professional fees since filing the case? \$ 0.00

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	Projected	—	Actual	=	Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ _____	—	\$ _____	=	\$ _____
33. Cash disbursements	\$ _____	—	\$ <u>16,445.06</u>	=	\$ _____
34. Net cash flow	\$ _____	—	\$ _____	=	\$ _____
35. Total projected cash receipts for the next month:					\$ _____
36. Total projected cash disbursements for the next month:					— \$ _____
37. Total projected net cash flow for the next month:					= \$ _____

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8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☐ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☐ 39. Bank reconciliation reports for each account.
- ☐ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.



Statement Period
From January 01, 2024
To January 31, 2024
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PRIVATE CLIENT GROUP 333
75 HOLLY HILL LANE
GREENWICH, CT 06830

LAURA MARCELA PIGNATARO 9-333
DEBTOR IN POSSESSION
CASE # 22 22276 SHL
7 WATCH HILL RD
CROTON HUDSON NY 10520 999 See Back for Important Information

Primary Account: 1

IMPORTANT NOTICE: AS PREVIOUSLY COMMUNICATED, EFFECTIVE AS OF FEBRUARY 2, 2024, THE BANK HAS UPDATED ITS ACCOUNT AGREEMENT AND DISCLOSURES ("ACCOUNT AGREEMENT"), PRODUCT TERMS AND CONDITIONS ("PRODUCT TERMS"), AND SCHEDULE OF FEES AND SERVICE CHARGES ("FEE SCHEDULE"; AND TOGETHER WITH THE ACCOUNT AGREEMENT AND PRODUCT TERMS, "ACCOUNT DOCUMENTATION") FOR BOTH PERSONAL AND BUSINESS CLIENTS.

THE UPDATED ACCOUNT DOCUMENTATION WILL GOVERN YOUR USE OF YOUR ACCOUNT(S) AND SERVICE(S), AND WILL REPLACE ALL PRIOR ACCOUNT DOCUMENTATION IN EFFECT PRIOR TO FEBRUARY 2, 2024. YOUR CONTINUED USE OF YOUR ACCOUNT(S) AND SERVICE(S) WILL BE YOUR ACCEPTANCE OF THE UPDATED TERMS OF THE ACCOUNT DOCUMENTATION.

ON OR AFTER JANUARY 2, 2024, PLEASE VISIT [HTTPS://WWW.FLAGSTAR.COM/COMMERCIAL/COMMERCIAL-AND-PRIVATE-BANKING/AGREEMENTS-AND-DISCLOSURES.HTML](https://www.flagstar.com/commercial/commercial-and-private-banking/agreements-and-disclosures.html) TO VIEW THE UPDATED ACCOUNT DOCUMENTATION, OR PLEASE CONTACT YOUR PRIVATE CLIENT GROUP OR VISIT A BANK FINANCIAL CENTER TO REQUEST A COPY OF THE UPDATED ACCOUNT DOCUMENTATION.

Signature Relationship Summary		Opening Bal.	Closing Bal.
BANK DEPOSIT ACCOUNTS			
	BANKRUPTCY CHECKING	30,636.13	14,027.46
RELATIONSHIP	TOTAL		14,027.46



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Primary Account: [REDACTED] 1

BANKRUPTCY CHECKING [REDACTED]

Summary

Previous Balance as of January 01, 2024	30,636.13
41 Debits	16,608.67
Ending Balance as of January 31, 2024	14,027.46

Withdrawals and Other Debits

Jan 02	DEBIT CARD PURCHASE			21.66
	ON 01/02 AT VAN WYCK LIQUORS	CROTON ON HU	NY	
	*****2699			
Jan 02	DEBIT CARD PURCHASE			23.13
	ON 01/02 AT MONTROSE SNACK S	MONTROSE	NY	
	*****2699			
Jan 02	DEBIT CARD PURCHASE			49.27
	ON 01/02 AT BP 9330333CROTO	CROTON ON HUD	NY	
	*****2699			
Jan 02	DEBIT CARD PURCHASE			80.88
	ON 01/02 AT AMAZON COM ET2712G43	SEATTLE	WA	
	*****2699			
Jan 02	POS PURCHASE			93.11
	ON 01/02 AT FOODTOWN 606	CROTON ON HU	NY	
	*****2699			
Jan 03	DEBIT CARD PURCHASE			2.16
	ON 01/03 AT APPLE COM BILL	866 712 7753	CA	
	*****2699			
Jan 03	DEBIT CARD PURCHASE			7.58
	ON 01/03 AT APPLE COM BILL	866 712 7753	CA	
	*****2699			
Jan 03	DEBIT CARD PURCHASE			273.00
	ON 01/03 AT PUBLIC STORAGE 10600	800 567 0759	CA	
	*****2699			
Jan 04	POS PURCHASE			90.87
	ON 01/04 AT FOODTOWN 606	CROTON ON HU	NY	



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Primary Account: [REDACTED] 1

Date	Description			
	*****2699			
Jan 04	DEBIT CARD PURCHASE			107.00
	ON 01/04 AT AMAZON COM TK04E5M80	SEATTLE	WA	
	*****2699			
Jan 04	AUTOMATED PAYMENT ck/ref no. 8237070			100.00
	VENMO PAYMENT 1031692373509			
Jan 05	DEBIT CARD PURCHASE			25.47
	ON 01/05 AT ROW 13 WINES	CROTON ON HU	NY	
	*****2699			
Jan 05	POS PURCHASE			106.09
	ON 01/05 AT FOODTOWN 606	CROTON ON HU	NY	
	*****2699			
Jan 08	DEBIT CARD PURCHASE			14.62
	ON 01/08 AT AMAZON COM TK2Y40S82	SEATTLE	WA	
	*****2699			
Jan 08	POS PURCHASE			47.98
	ON 01/08 AT CVS PHARMACY 05058	CROTON ON HUD	NY	
	*****2699			
Jan 08	DEBIT CARD PURCHASE			88.64
	ON 01/08 AT UBER EATS	SAN FRANCISCO	CA	
	*****2699			
Jan 08	DEBIT CARD PURCHASE			204.83
	ON 01/08 AT AMAZON COM TK7DN1PL1	SEATTLE	WA	
	*****2699			
Jan 12	DEBIT CARD PURCHASE			2.99
	ON 01/12 AT APPLE COM BILL	866 712 7753	CA	
	*****2699			
Jan 12	DEBIT CARD PURCHASE			7.58
	ON 01/12 AT AMAZON COM RT93W1IE0	SEATTLE	WA	
	*****2699			
Jan 12	DEBIT CARD PURCHASE			43.30
	ON 01/12 AT CROTON GAS STAT	CROTON ON HU	NY	
	*****2699			
Jan 12	POS PURCHASE			51.24
	ON 01/12 AT CVS PHARMACY 05058	CROTON ON HUD	NY	
	*****2699			
Jan 16	DEBIT CARD PURCHASE			28.50
	ON 01/16 AT WHITE PLAINS NY ENFORC	TUSTIN	CA	
	*****2699			



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9-333

999

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Primary Account: [REDACTED] 1

Jan 16	DEBIT CARD PURCHASE ON 01/16 AT AVELLINO S *****2699	MONTROSE	NY	28.51
Jan 16	DEBIT CARD PURCHASE ON 01/16 AT FOODTOWN 606 *****2699	CROTON ON HU	NY	137.47
Jan 17	NON-US DEBIT CARD PURC ON 01/17 AT DHGATE COM *****2699	20240116 125	GBR	17.18
Jan 18	DEBIT CARD PURCHASE ON 01/18 AT APPLE COM BILL *****2699	866 712 7753	CA	7.58
Jan 19	DEBIT CARD PURCHASE ON 01/19 AT CROTON GAS STAT *****2699	CROTON ON HU	NY	24.24
Jan 22	DEBIT CARD PURCHASE ON 01/22 AT CVS PHARMACY 05058 *****2699	CROTON ON HUD	NY	33.61
Jan 22	DEBIT CARD PURCHASE ON 01/22 AT OCEAN STATE 503 *****2699	FISHKILL	NY	62.07
Jan 22	POS PURCHASE ON 01/22 AT DOLLAR GENERAL 12866 *****2699	PEEKSKILL	NY	63.17
Jan 22	DEBIT CARD PURCHASE ON 01/22 AT UBER EATS *****2699	SAN FRANCISCO	CA	65.98
Jan 22	DEBIT CARD PURCHASE ON 01/22 AT US LIABILITYINSURANCE *****2699	866 632 2003	PA	750.80
Jan 23	DEBIT CARD PURCHASE ON 01/23 AT SUNOCO 02260099 *****2699	CROTON ON HUD	NY	43.05
Jan 29	DEBIT CARD PURCHASE ON 01/29 AT APPLE COM BILL *****2699	866 712 7753	CA	2.16
Jan 29	DEBIT CARD PURCHASE ON 01/29 AT CROTON GAS STAT *****2699	CROTON ON HU	NY	11.17



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Jan 29	DEBIT CARD PURCHASE				46.98
	ON 01/29 AT UBER EATS	8005928996	CA		
	*****2699				
Jan 29	DEBIT CARD PURCHASE				87.52
	ON 01/29 AT AMAZON COM R07T24PB1	SEATTLE	WA		
	*****2699				
Jan 31	OUTGOING WIRE XFER				10,355.00
	REF# 20240131B6B7261F003518				
	TO: SAMUEL DAWIDOWICZ	ABA: 021000089			
	BANK: CITIBANK NYC	ACCT# 95301075			
Jan 31	DEBIT CARD PURCHASE				139.98
	ON 01/31 AT OMAHA STEAKS INC	OMAHA	NE		
	*****2699				
Jan 31	AUTOMATED PAYMENT	ck/ref no. 1004400			3,132.30
	PENACHIO MALARA	ECHECK 000000005368746			

Checks by Serial Number
Jan 05 1001 130.00

Daily Balances			
Dec 31	30,636.13	Jan 17	28,853.07
Jan 02	30,368.08	Jan 18	28,845.49
Jan 03	30,085.34	Jan 19	28,821.25
Jan 04	29,787.47	Jan 22	27,845.62
Jan 05	29,525.91	Jan 23	27,802.57
Jan 08	29,169.84	Jan 29	27,654.74
Jan 12	29,064.73	Jan 31	14,027.46
Jan 16	28,870.25		

*		*	*
	Total for This	Total	
*	Period	Year-to-date	*

* Total Overdraft Fees	*	.00	* .00 *

* Total Returned Item Fees	*	.00	* .00 *



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Primary Account: [REDACTED] 1

*	* Total for Prior Year	*

* Total Overdraft Fees	*	.00 *

* Total Returned Item Fees	*	.00 *

Jan-24

starting balance \$ 30,636.13

Paychecks
0

Gas	\$	159.86
Groceries	\$	427.54
Food	\$	444.43
Clothing	\$	205.06
Medication/CVS	\$	99.22
Misc	\$	405.12
Alcohol/Tobacco	\$	70.26
Payment to Trustee Sam Dawidowicz	\$	10,355.00
20 kings ferry insurance payment	\$	750.80
Vehicle Insurance		
Storage Unit	\$	273.00
Payment to Anne Penachio	\$	3,132.30
Venmo	\$	100.00
Apple	\$	22.47
	\$	16,445.06